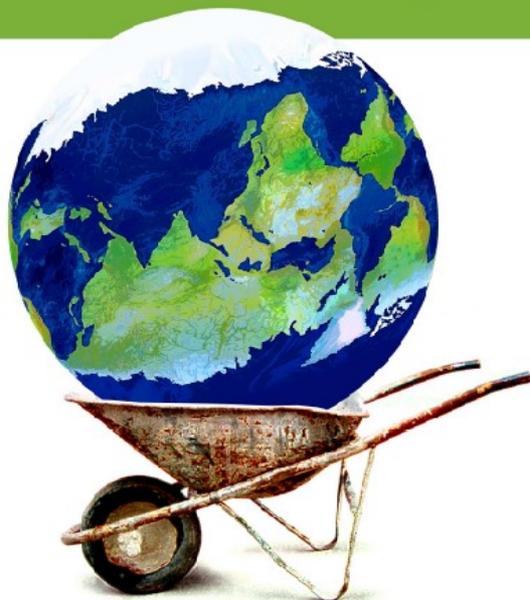


ŠCEC

User Guide

ŠCEC: a simple gesture
to set the world right



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What is the ŠCEC

The ŠCEC is the logical evolution of the history, workings and, ultimately, essence of Arcipelago ŠCEC.

It is the physical manifestation of an agreement, taken by common citizens, businesses, craftspeople and farmers, professionals and Local Administrations, with the aim of promoting the local exchange of goods and services. This is done by accepting to be paid a quota of product and service prices in Local Vouchers.

These are printed, and distributed, by an Association, Arcipelago ŠCEC, on the basis of collectively-agreed, public, transparent criteria. Each member automatically acquires ownership of Local Vouchers, and is awarded ŠCEC free of charge, in the same amount as all other members. In exchange, he/she is asked only for a free contribution, which is used to pay printing and distribution costs.

The ŠCEC is a manifestation of trust. It is used together with Euros. In practical terms, its use amounts to a discount, thereby raising the spending power of participating households.

We can basically define the ŠCEC as a way to “keep the books” of community trust. A measurement of proactive solidarity, which circulates in the economy to everybody’s benefit.

Graphically, the ŠCEC resembles normal, monetary, banknotes: this is merely for practical reasons, as it really is but a tool, a way to account for members’ reciprocal willingness to give up a percentage of the retail price. For the same, practical, reasons, the conversion rate with the Euro is 1:1 (i.e. one ŠCEC equals one Euro) but, clearly, they can not be exchanged.

Upon joining the project, the “acceptor” – a producer, shop owner, craftspeople or professional – decides the percentage of Local Vouchers he/she will accept. Usually, this comes to 5 to 30% of the retail price.

All members, be they simple users or acceptors, receive 100 ŠCEC upon enrolling. Our common goal is to turn this into a periodical distribution, ultimately making it monthly. This will take place once the local circuits are strong enough to ensure and allow a constant, continual circulation of Local Vouchers.

An example of how to use the ŠCEC. Accepting 20%

- 1) A person becomes a member and is given free ŠCEC...



- 2) ...goes shopping and spends 50€...



- 3) ...pays 40€ and 10 ŠCEC to the shopkeeper...



- 4) .. who becomes a buyer, using ŠCEC for his/her shopping



The ŠCEC can also be used electronically, through a ContoŠCEC account. Electronic Local Vouchers will gradually comprise a consistent quota of the total circulation of wealth in a given area, with paper vouchers still used for promotional or social activities and for simple exchanges between private citizens.

A basic example of the ŠCEC can be used

A member purchases a product, or a service, from another member who accepts, for example, to be paid 20% of the price in ŠCEC.

Say the expense is 50 Euro: the member will pay 40 Euro and turn over 10 ŠCEC. This amount of ŠCEC represents a concrete manifestation of both parties’ willingness to improve the way exchanges flow within the local community.

The member who accepted 10 ŠCEC knows he/she can count on the willingness of other shopkeepers, producers, craftspeople, professionals, who are part of Arcipelago, to give up a percentage of their profits in turn.

This circular mechanism is an expression of proactive, practical solidarity.

By providing for each other, with reciprocity, we are acting to put our common well-being in the center of the picture. This is an economic, but moreover a social goal.

One business’ success thus becomes a success for the entire community, with everything flowing in circles – passions, interactions, and work.

Technology and ArcipelagoŠCEC

Any area is potentially rich enough, resourceful enough, to provide for its own and exchange surpluses with others. Nowadays, the best vehicle for such exchanges is internet technology.

Arcipelago has set up a number of IT tools designed to improve the circulation of goods, knowledge, products and services among members. In working with technology, we have attempted to provide absolute transparency, clarity, and user-friendliness.

The **ŠCEC Platform** is the gateway to Arcipelago. It contains constant updates on national and local activities and on the going-on in the association, and contains all its IT tools.

The website's **Service Area** can be used to sign in, cooperate, learn about local initiatives, find out which companies and businesses accept ŠCEC and contact your local representatives.

ContoŠCEC: measures solidarity's progress. Each member has a ŠCEC “counter” and can access “account” services with ŠCEC. Don't think of it as a way of counting money, but rather as a tool to account for mutual trust. This is ŠCEC.

PuntoŠCEC: a physical venue (generally, a member, sometimes an association or public body) where it is possible to use the services of ContoŠCEC, change e-ŠCEC into paper ŠCEC and viceversa, make “payments” and “withdrawals”.

- WHAT IS IN THE SERVICE AREA? -

Dove spendere gli ŠCEC
Where to spend the ŠCEC

➔ **A search engine where you can find places which accept ŠCEC local vouchers.** You may search based on various options, print out results, make geo-localized searches. These are **ArcipelagoŠCEC's “yellow pages”**.

Mapa attività e PuntoŠCEC
Map of activities and PuntoŠCEC

➔ **Map of ArcipelagoŠCEC activities.** Region by region, you will find data on the local PuntoŠCEC, Arcipelago area representatives and Supporting members you may contact.

Sostieni il progetto
Support the project

➔ Through these pages you may pay the **membership fee** and make **donations** to the various regional “islands”.

Contatti e informazioni
Contacts and information

➔ From here you can ask for **information or assistance**, directly to your local “island”.

Assistenza ContoŠCEC
ContoŠCEC Assistance

➔ Get assistance for **ContoŠCEC**

Collabora con noi al progetto
Collaborate on this project

➔ This page can be used to **log in as Supporting member**,



➔ Link to the page giving **access to your personal ContoŠCEC**.

- HOW CAN I JOIN? -

Fruitore: semplice compratore

➔ **Log in as User**, i.e. potential buyer. You will receive your first ŠCEC to spend.

Privato accettatore senza P.Iva

➔ **Log in as private Acceptor:** use the ŠCEC for your occasional activities

Aziende e professionisti con P.Iva

➔ **Log in as a Company or professional (with a VAT number):** buy and sell using a % of ŠCEC in your business.



ContoŠCEC: the Account

ContoŠCEC is tool to account for solidarity. Solidarity is on the move and it's become easier to spread it far and wide through ContoŠCEC.



The image shows the ContoŠCEC login interface. At the top, there is a logo for 'conto šcec' with the tagline 'la misura della solidarietà in cammino'. Below the logo, the word 'Access' is written in a yellow box. The main area is yellow and contains the text 'Insert your account number and password and click on 'Log in''. There are two input fields: 'Account number:' and 'Password:'. Below the fields is a 'Log in' button.

Using a simple browser tool, members can easily perform various operations, using a personal password.

- **Change ŠCEC** from paper **to electronic**, for use on the web
- **Change ŠCEC** from electronic **to paper**, to use in the neighbourhood
- **Digital transfer of ŠCEC**, occasional or periodic, to a recipient
- **Visualize and print** in PDF the status of your Conto ŠCEC

Who can activate ContoŠCEC?

ContoŠCEC is activated for all members Arcipelago ŠCEC. This includes private citizens, professionals, companies, Institutions, Associations or other private or public Organizations, from the moment they enroll through the www.arcipelagošcec.net website.

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How is ContoŠCEC activated?



ContoŠCEC is opened automatically for all members as soon as they enroll. It is a service offered by ArcipelagoŠCEC to make it easier to use the ŠCEC for making all sorts of purchases.

How much does it cost?

ContoŠCEC is free for all members. If you wish to, you can make a donation to support your local branch of the Association, including through the website www.arcipelagoscec.net

E-commerce, what can I do?

If you use e-commerce, you can add a button to your website, making it easier to transfer ŠCEC Vouchers in just a few clicks.



The image shows a button for transferring ŠCEC vouchers. The button is rectangular with a dashed border and contains the following text: 'If you have made an order and wish to complete the payment, use this button:'. Below the text are logos for VISA, VISA Electron, and PayPal. To the right of the logos is the 'šcambio šcec' logo. Below the logos, it says '...and this button is for transferring ŠCEC'. At the bottom, it says 'The button is available in various sizes; a user guide and all other information is available on: www.arcipelagoscec.net'.

The number of ŠCEC is immediately transferred from buyer to seller.

The button is available in various sizes. A user guide, the code and all other information is available on:

www.arcipelagoscec.net

What is PuntoŠCEC?

Each regional area is served by a PuntoŠCEC, which represents ArcipelagoŠCEC in the local community. Here, volunteer members will assist you in using Local Vouchers to create an economy of solidarity.

Members who own a business may find added value in becoming a PuntoŠCEC: more people will be visiting your activity, and it will offer many occasions to strengthen ties with old clients, and acquire new ones.

Through an internet connection available in any PuntoŠCEC, it is possible to:





- **Receive** paper ŠCEC;
- **Join** as User or Ordinary member;
- **Make “Exchanges”** on ContoŠCEC;
- **Receive information**, advice and material on ArcipelagoŠCEC's activities.

Since the ŠCEC is only a percentage of the price, offered to the community as “Solidarity on the move”, the residual payment in Euro may be made in cash, cheque, bank transfer, credit or debit card.

Operations made at a PuntoŠCEC are free of charge, and so is any operation made through ContoŠCEC.



How to use ContoŠCEC

To access ContoŠCEC simply go to the website www.arcipelagoscec.net and log into the service using your personal ID (as in the example to the right), which you will receive on your email account upon enrolling.

The site is very intuitive, with a PDF help guide and a video guide to help you along.

How do I give my ŠCEC account “coordinates”? Simply use your account number and surname (as in the example) to receive e-transfers of ŠCEC.

Account Number : 1234
Password : SXG287U

Account Number : 1234
Member Surname : Rossi

ContoŠCEC on mobile devices

Conto ŠCEC can also be used via mobile devices, and so can the **search participating businesses** and **area map** functions.

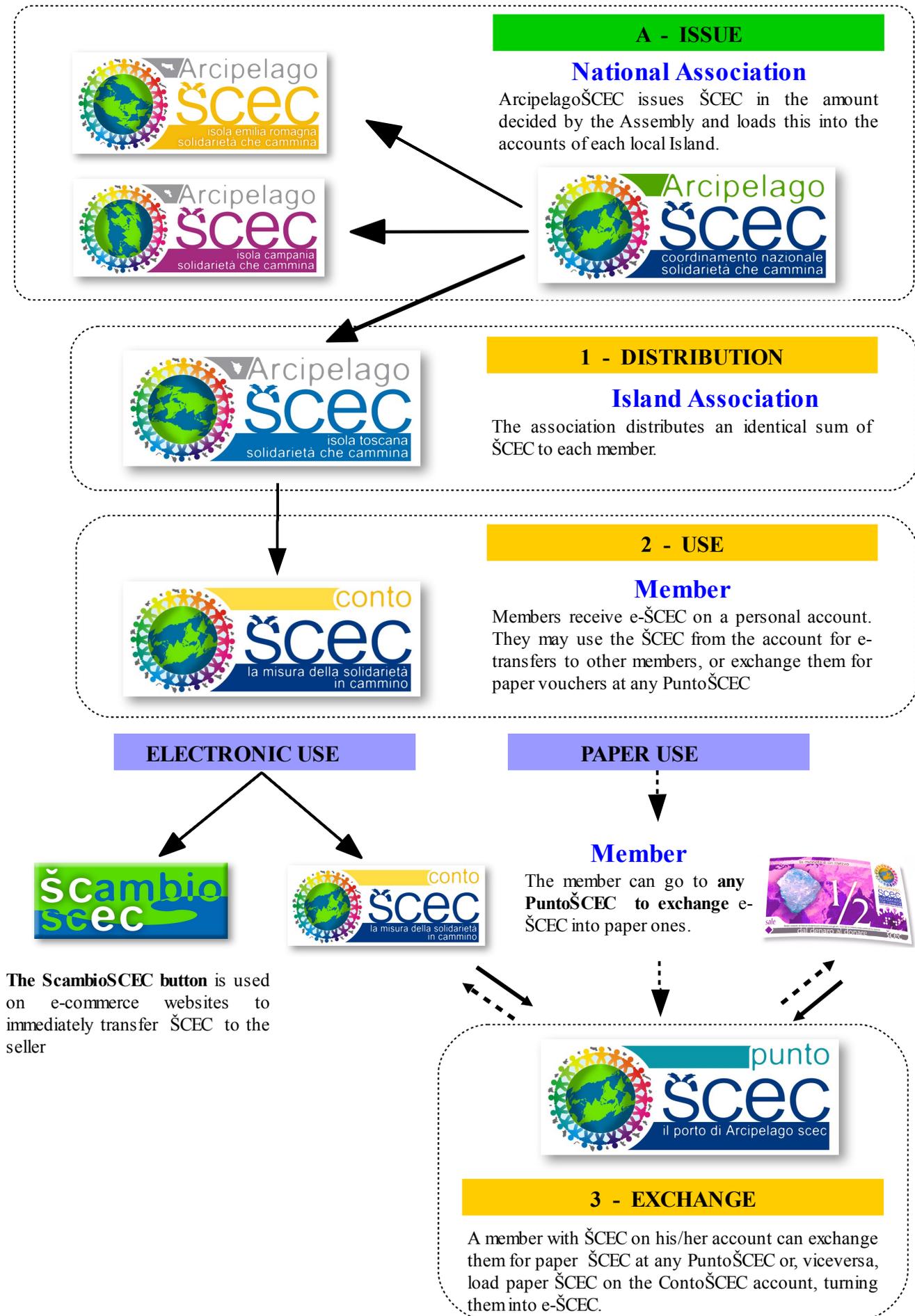


Ordinary Members can receive ŠCEC via a mobile device quite easily, through a **QR Code**: a high-tech professional tool which may be used by companies or private citizens.

Though this code, you can transfer ŠCEC in three easy steps. Arcipelago is smartphone-ready!



How ŠCEC works: issue, distribution, use, exchange



Calculating and certifying transactions in payments partially made with ŠCEC

In Italy, in **retail**, prices given in shops generally **include** VAT.

In **B2B**, price lists do **not**, in general, **include** VAT.

This distinction means the % of ŠCEC must be calculated in two different ways, always in compliance with the statement issued by the Internal Revenue Agency in response to our query on fiscal matters, as follows:

From the answer to our query to the Internal Revenue Agency, n° 954-625/2009

.....
After clarification as to the applicable law, the undersigned considers the operation described in this query to present the features of “unconditional discount”, assuming the characteristics of a price discount for the client, without posing any further condition nor against the provision of any kind of service.

In light of the possibility of using the vouchers in question as a tool for unconditional discounting, it is the case that only a part of the retail price is actually cashed in by the members of this association, as the remainder is covered by a discount equal to the amount of “ŠCEC” vouchers spent by consumers.

In conclusion, it is our shared opinion that:

1) as for direct taxes, received vouchers are “passive reductions”, considered to be a decrease in profits for the period in question, as per Art. 1425Bis of the civil code. The same article can be referred to for the assessment of taxable income as per Art. 83 of the TUIR [Consolidated Act on Income Tax] (these would, conversely, be considered “active reductions” if discounts are obtained for the purchase of goods or services acquired for business purposes);

2) as for VAT, only the monetary amounts received for the provision of goods or supplies should be invoiced, as per Art. 13, comma 1 of the aforementioned Presidential Decree No. 633 of 1972.

1 – RETAIL

As aforementioned, prices of retail goods are, generally, “**Inclusive of VAT**”.

.....
OLIVE NERE	1,19
ARANCE	2,55
LIMONI	0,65
AMMONT	120,00 *
Sconto somma	12,00-S
TOTALE EURO	108,00 €
PAGAMENTO CONTANTI	110,00
NUM PEZZI: 25	
RESTO	2,00

GRAZIE E ARRIVEDERCI	

Ref.Nr.: 926 / FLO 52903090	
23/03/07 16-29 009250505002 SC.N. 44	

EXAMPLE: A CORRECT RECEIPT



Retail price Euro 120.00

Including VAT (VAT 20%) - **Accepting 10 % ŠCEC**

Euro 120.00 - 10% ŠCEC (12 ŠCEC)

Euro cashed in: 108.00 (Total receipt, pay slip or invoice) + **ŠCEC collected 12.00**



2 – BUSINESS TO BUSINESS

As aforementioned, company price lists are, in general, “**Net of VAT**”.

In this case, taxable amounts, upon which VAT is to be added, will be lower by an amount equal to the % of ŠCEC discount.

To calculate the % of ŠCEC to be collected, consider the following:



* **Taxable Sales Price Euro 100.00** before applying VAT (VAT 20%) - **ŠCEC Accepted 10%**

Euro 100.00 - 10% ŠCEC (10 ŠCEC) = taxable amount: 90.00 + 18.00 IVA = Euro cashed in: 108.00
(Total invoice) and ŠCEC collected 10.00

EXAMPLE: A CORRECT INVOICE 

Invoice No. Dated **Client**
 Customer No. Company Name
 VAT No./Tax Code address
 Post Code City (province)

Article Code	Description	No.	Unit Price	Disc.	Amount	Vat
SLV	Office shelves	2	30,00	10%	54,00	20%
WRK	Set up service	1	40,00	10%	36,00	20%
Taxable Amount					90,00	
VAT Amount					18,00	
TOTAL INVOICE					108,00	Eur

Pay by: **Direct payment Euro 108,00 - collected SCEC 10,00** 

EXAMPLE: AN INCORRECT INVOICE 

Invoice No. Date **Client**
 Customer No. Company Name
 VAT no./Tax Code Address
 Post Code City (Province)

Article Code	Description	No.	Unit price	Disc.	Amount	Vat
SLV	Office shelves	2	30,00		60,00	20%
WRK	Set-up service	1	40,00		40,00	20%
TAXABLE AMOUNT					100,00	
VAT					20,00	
TOTAL INVOICE					120,00	Eur

SCEC DISCOUNT 10%

Payment Expires on: **Direct payment Euro 108,00 + collected SCEC 12,00** 

NOTE: The difference between the amount of ŠCEC collected by the retail shop and those collected by the wholesale store is due to the fact that, in retail, the discount is calculated on gross price (including VAT) while in wholesale is it calculated on net price (VAT-free). There is no difference with regards to taxes: both declare the same profit and pay the same amount of VAT.

